SECTION 1681i ACTUAL DAMAGE CLAIMS ESTIMATE WORKSHEET

| COMMON FUND | \$28,375,000.00 |
|--|-----------------|
| 33% Fees and Costs | (9,363,750.00) |
| Incentive Payments | (170,000.00) |
| NET BEFORE NOTICE AND ADMINISTRATION | 18,841,250.00 |
| Expected Cashed Checks for 1681k Class | |
| (Assuming 84% Mail Success and 90% Received Checks Cashed) | |
| Five Year: 227,851 | (2,278,510.00) |
| Legacy: 98,160 | (5,298,800.00) |
| New Procedures: 176,969 | (2,831,504.00) |
| Expected Cashed Checks for Statutory 1681i Payments: 13,993 | (1,875,062.00) |
| (18,229 successfully mailed, 2,979 claimed, assuming 90% Received Checks Cashed) | |
| Estimated Costs of Notice and Administration | (930,000.00) |
| | 5,627,374.00 |
| 1681k Claims: 2,681 Roughly \$2100 | \$5,627,374.00 |
| (Assuming 90% validity) | |